

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

EXECUTED COPY

FORM 11-K

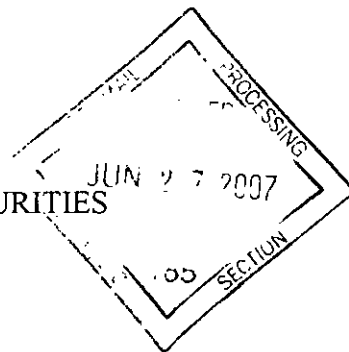
(Mark One)

☒ ANNUAL REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES
EXCHANGE ACT OF 1934

For the fiscal year ended December 31, 2006

OR

☐ TRANSITION REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES
EXCHANGE ACT OF 1934 (NO FEE REQUIRED) for the transition period from
_____ to _____



07069357

Commission file number: 001-15781

**Full title of the plan and the address of the plan, if different from that of the issuer
named below:**

Berkshire Bank 401(K) Plan

**Name of issuer of the securities held pursuant to the plan and the address of its
principal executive office:**

Berkshire Hills Bancorp, Inc.
24 North Street
Pittsfield, MA 01201

PROCESSED
JUL 03 2007
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FINANCIAL

REQUIRED INFORMATION

Item 1-3. The Berkshire Bank 401(k) Plan (the "Plan") is subject to the Employee Retirement Income Security Act of 1974, as amended ("ERISA") and files plan financial statements and schedules prepared in accordance with the financial reporting requirements of ERISA. The Plan intends to file such financial statements and schedules in lieu of the financial statements required by these Items, as permitted by Item 4.

Item 4. Plan financials will be filed by amendment.

Exhibit 23.1 Consent of Christopher J. Trakas, CPA*

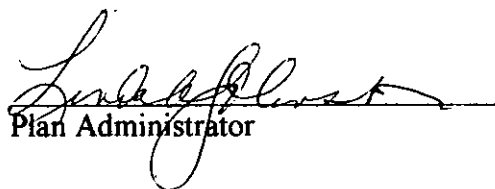
* To be filed by amendment.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the trustees (or other persons who administer the employee benefit plan) have duly caused this Annual Report to be signed on the Plan's behalf by the undersigned hereunto duly authorized.

Date: June 14, 2007

Berkshire Bank 401(k) Plan


Plan Administrator

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END